

Information to identify the case:

Debtor 1	Barbara Mercalde D'Alessandro	Social Security number or ITIN	xxx-xx-0072
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	Albert Richard Brunetti	Social Security number or ITIN	xxx-xx-4830
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 19-23786-CMB			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Barbara Mercalde D'Alessandro

Albert Richard Brunetti

2/26/20

By the court: Carlota M. Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Barbara Mercalde D'Alessandro
 Albert Richard Brunetti
 Debtors

Case No. 19-23786-CMB
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: admin
 Form ID: 318

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 Total Noticed: 28

Date Rcvd: Feb 26, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 28, 2020.

db	+Barbara Mercalde D'Alessandro, 2299 Ridge Road, South Park, PA 15129-8810
jdb	+Albert Richard Brunetti, 158 Tippy Lane, Tidouite, PA 16351-4250
cr	+Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15130244	+Amerihome Mortgage Company LLC, 425 Phillips Boulevard, Trenton, NJ 08618-1430
15130247	+Citizens Bank, Asset Recovery JCA125, One Citizens Bank Way, Johnston, RI 02919-1922
15130248	+Commonwealth of PA, Department of Revenue, Bureau of Compliance, Department 280946, Harrisburg, PA 17128-0432
15130249	+Commonwealth of PA Allegheny County, 436 Grant St., 534 Courthouse, Pittsburgh, PA 15219
15130250	+Dollar Bank, P.O. Box 1700, Pittsburgh, PA 15230-1700
15130251	+Keystone Gas Card/Fuel Express, 820-A Johnnie Dodds Blvd., Mount Pleasant, SC 29464-3158
15130255	+Peoples Natural Gas Company, c/o James Wallace, P.C., 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828
15130256	+Rebecca A. Solarz, Esquire, 701 Market Street, Philadelphia, PA 19106-1538
15130257	+Sears, P.O. Box 6286, Sioux Falls, SD 57117-6286
15130258	+South Park Township, 2675 Brownville Road, South Park, PA 15129-8526
15130262	+Warren General Hospital, Two Crescent Park West, Warren, PA 16365-2199

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr	+EDI: BRCCRAWFORD.COM Feb 27 2020 07:48:00 Rosemary C. Crawford, Crawford McDonald, LLC., P.O. Box 355, Allison Park, PA 15101-0355
smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Feb 27 2020 03:20:05 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+EDI: PRA.COM Feb 27 2020 07:48:00 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15130245	+EDI: CAPITALONE.COM Feb 27 2020 07:48:00 Cabelas Club Visa, PO Box 82575, Lincoln, NE 68501-2575
15130246	+EDI: CHASE.COM Feb 27 2020 07:48:00 Chase, PO Box 15123, Wilmington, DE 19850-5123
15130252	+EDI: TSYS2.COM Feb 27 2020 07:48:00 Macys, P.O. Box 8058, Mason, OH 45040-8058
15130253	+E-mail/Text: csc.bankruptcy@amwater.com Feb 27 2020 03:21:37 PA American Water, Attn: Billing, P.O. Box 578, Alton, IL 62002-0578
15130254	+EDI: RMSC.COM Feb 27 2020 07:48:00 PayPal Credit, P.O. Box 5018, Lutherville Timonium, MD 21094-5018
15133009	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Feb 27 2020 03:20:05 Pennsylvania Department of Revenue, Bankruptcy Division P O Box 280946, Harrisburg PA 17128-0946
15130259	+E-mail/Text: PFS.Analyst@stclair.org Feb 27 2020 03:21:12 St. Clair Hospital, 1000 Bower Hill Road, Pittsburgh, PA 15243-1899
15130811	+EDI: RMSC.COM Feb 27 2020 07:48:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15130260	+EDI: VERIZONCOMB.COM Feb 27 2020 07:48:00 Verizon Wireless, P.O. Box 489, Newark, NJ 07101-0489
15130261	+EDI: RMSC.COM Feb 27 2020 07:48:00 Walmart/Synchrony Bank, P.O. Box 530927, Atlanta, GA 30353-0927
15130263	+E-mail/Text: bankruptcy@firstenergycorp.com Feb 27 2020 03:20:31 West Penn Power, P.O. Box 3687, Akron, OH 44309-3687

TOTAL: 14

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr AmeriHome Mortgage Company, LLC

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 28, 2020

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: admin
Form ID: 318

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Total Noticed: 28

Date Rcvd: Feb 26, 2020

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 26, 2020 at the address(es) listed below:

David Z. Valencik on behalf of Debtor Barbara Mercalde D'Alessandro dvalencik@c-vlaw.com,
cvlaw.ecf.dvalencik@gmail.com;aheath@c-vlaw.com;kmosur@c-vlaw.com;bhassain@c-vlaw.com;ssimmons@c-
vlaw.com/mpeduto@c-vlaw.com;rfeil@c-vlaw.com
David Z. Valencik on behalf of Joint Debtor Albert Richard Brunetti dvalencik@c-vlaw.com,
cvlaw.ecf.dvalencik@gmail.com;aheath@c-vlaw.com;kmosur@c-vlaw.com;bhassain@c-vlaw.com;ssimmons@c-
vlaw.com/mpeduto@c-vlaw.com;rfeil@c-vlaw.com
James Warmbrodt on behalf of Creditor AmeriHome Mortgage Company, LLC bkgroup@kmlawgroup.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Rosemary C. Crawford crawfordmcdonald@aol.com, PA68@ecfcbis.com
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com,
Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com

TOTAL: 6